

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in compliance with D.N.J. LBR 9004-2(c)

Isabel C. Balboa
Chapter 13 Standing Trustee
Cherry Tree Corporate Center
535 Route 38, Suite 580
Cherry Hill, NJ 08002-2977



Order Filed on October 5, 2018
by Clerk U.S. Bankruptcy Court
District of New Jersey

In Re:

William E. Joyner

Debtor(s)

Case No.: 18-12068 (JNP)

Hearing Date: 10/03/2018

Judge: Jerrold N. Poslusny Jr.

ORDER CONFIRMING CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two(2) through four(4) is hereby

ORDERED.

DATED: October 5, 2018

A handwritten signature in dark ink, appearing to read "Jerrold N. Poslusny, Jr.", written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

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Debtor: William E. Joyner

Case No.: 18-12068 (JNP)

Caption of Order: ORDER CONFIRMING CHAPTER 13 PLAN

The plan of the debtor having been proposed to the creditor, and a hearing having been held on the Confirmation of such Plan, and it appearing that the applicable provision of the Bankruptcy Code have been complied with; and for good cause shown, it is

ORDERED that the plan of the above named debtor, dated 02/15/2018, or the last amended plan of the debtor be and it is hereby confirmed. The Standing Trustee shall make payments in accordance with 11 U.S.C. § 1326 with funds received from the debtor; and it is further

ORDERED that the debtor shall pay the Standing Trustee, Isabel C. Balboa, the sum of \$489.00 for a period of 53 months beginning immediately, which payment shall include commission and expenses of the Standing Trustee in accordance with 28 U.S.C. § 586, together with \$2,421.55 paid to date.

ORDERED that the attorney for the debtor shall prepare and serve a Wage Order upon the debtor's employer for the Chapter 13 plan payments.

ORDERED that the debtor's attorney be and hereby is allowed a fee of \$3,495.00. The unpaid balance of the allowed fee in the amount of \$2,825.41 plus costs of \$42.16 shall be paid to said attorney through the Chapter 13 plan by the Standing Trustee.

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Debtor: William E. Joyner

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ORDERED that if the debtor should fail to make plan payments for a period of more than 30 days, the Standing Trustee may file, with the Court and served upon the Debtor and Debtor's Counsel, a Certification of Non-Receipt of Payment and request that the debtor's case be dismissed. The debtor shall have fourteen days within which to file with the Court and serve upon the Trustee a written objection to such Certification.

ORDERED that upon expiration of the Deadline to File a Proof of Claim, the Chapter 13 Standing Trustee may submit an Amended Order Confirming Plan upon notice to the debtor(s), debtor(s)' attorney and any other party filing a Notice of Appearance.

ORDERED that the debtor's modification of claim of the following secured creditor, as may have been agreed to between the parties, be and hereby is granted and any remaining portion of the claim shall be treated as an unsecured claim in the plan:

Santander Consumer USA cramdown to \$22,872.00

ORDERED that the debtor consents to pay secured claims as filed, with reservation of rights to challenge the claims.

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Debtor: William E. Joyner

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ORDERED as follows:

Pursuant to debtor's Chapter 13 Plan as last amended, the secured claim of Specialized

Loan Servicing will be paid outside of the Chapter 13 Plan pursuant to a loan modification

agreement. The Standing Trustee shall make no payments to Specialized Loan Servicing

on account of pre-petition arrears set forth in the proof of claim dated February 21, 2018.

Total plan length of 60 months.

Certificate of Notice Page 5 of 5
United States Bankruptcy Court
District of New Jersey

In re:
William E Joyner
Debtor

Case No. 18-12068-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Oct 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 07, 2018.

db +William E Joyner, 104 N. Vermont Avenue, Atlantic City, NJ 08401-5531

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 07, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 5, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor The Bank of New York Mellon fka The Bank of New York,
as Trustee, et al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Eric Clayman on behalf of Debtor William E Joyner jenkins.clayman@verizon.net,
connor@jenkinsclayman.com
Isabel C. Balboa ecfmil@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmil@standingtrustee.com,
summarymail@standingtrustee.com
Jeffrey E. Jenkins on behalf of Debtor William E Joyner jenkins.clayman@verizon.net,
connor@jenkinsclayman.com
Kevin Gordon McDonald on behalf of Creditor The Bank of New York Mellon fka The Bank of New
York, as Trustee, et al... kmcdonald@blankrome.com, bkgroup@kmlawgroup.com
Stephanie F. Ritigstein on behalf of Debtor William E Joyner jenkins.clayman@verizon.net,
connor@jenkinsclayman.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8